

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James E McNulty
Michelle McNulty
Debtors

Case No. 17-00968-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jul 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2017.

db/jdb
4894907 +James E McNulty, Michelle McNulty, 733 Carmalt Street, Scranton, PA 18519-1404
4894911 +Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
4894909 CVS/Specialty, 33208 Collection Center Drive, Chicago, IL 60693-0332
4894910 Chase, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
4894912 +Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
4894913 +Discover Bank - Student Loans, PO Box 15316, Wilmington, DE 19850-5316
4894914 Emergency Services, P.C., PO Box 319, Dunmore, PA 18512-0319
4894915 +Gastrointestinal Consultants of NEP, 517 Ash Street, Ste. 1, Scranton, PA 18509-2902
4894916 Geisinger Health System, PO Box 27727, Newark, NJ 07101-7727
4894917 Genoptix Medical Laboratory, PO Box 644828, Pittsburgh, PA 15264-4828
Hematology Oncology Associates, of Northeastern PA, P.C., 1100 Meade Street, Scranton, PA 18512-3169
4894919 Joseph Gershey DPM PC, 1034 Main Street, Dickson City, PA 18519-1340
4894920 Lackawanna Valley Dermatology Assoc, 327 N. Washington Avenue, Ste. 200, Scranton, PA 18503-1535
4894921 +Law Offices of Kraft & Kraft, PC, 3200 Penrose Ferry Road, Philadelphia, PA 19145-5500
4894923 +Northeastern Eye Institute, 200 Mifflin Avenue, Scranton, PA 18503-1942
4894924 +PA Fire Recovery Services, LLC, 7260 Periwinkle Drive, Macungie, PA 18062-8960
4895005 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4894925 +Pennsylvania Ambulance LLC, PO Box 629, Scranton, PA 18512-0629
4894926 +Pinnacle OMS Associates, 233 Northern Blvd., Ste 5, Clarks Summit, PA 18411-8720
4894927 Quicken Loans, Inc., PO Box 6577, Carol Stream, IL 60197-6577
4894928 Scranton Neurological Associates PC, 802 Jefferson Avenue, Scranton, PA 18510-1038
4894929 +Student Loan Trust, PO Box 15316, Wilmington, DE 19850-5316

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4894906 EDI: BANKAMER.COM Jul 10 2017 19:08:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019
4894908 EDI: CAPITALONE.COM Jul 10 2017 19:08:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083
4894918 EDI: RMSC.COM Jul 10 2017 19:08:00 JC Penney, PO Box 960090, Orlando, FL 32896-5009
4894922 EDI: RMSC.COM Jul 10 2017 19:08:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
4894930 EDI: RMSC.COM Jul 10 2017 19:08:00 TJX Rewards/SYNCB, PO Box 530949, Atlanta, GA 30353-0949
4894931 EDI: TFSR.COM Jul 10 2017 19:08:00 Toyota Motor Credit, PO Box 5855, Carol Stream, IL 60197-5855
4894932 EDI: RMSC.COM Jul 10 2017 19:08:00 Walmart, PO Box 960024, Orlando, FL 32896-0024
TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfbis.com, trustee@martin-law.net
Mark J. Conway on behalf of Debtor James E McNulty info@mjconwaylaw.com,
connie@mjconwaylaw.com/mjc@mjconwaylaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Mark J. Conway on behalf of Joint Debtor Michelle McNulty info@mjconwaylaw.com,
connie@mjconwaylaw.com/mjc@mjconwaylaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **James E McNulty**
First Name Middle Name Last Name

Debtor 2 **Michelle McNulty**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2057**
EIN ---
Social Security number or ITIN **xxx-xx-6755**
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:17-bk-00968-JJT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James E McNulty

Michelle McNulty

**By the
court:**



July 10, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.